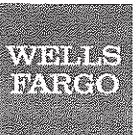


# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ March 9, 2013 - April 8, 2013 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input checked="" type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input checked="" type="checkbox"/> |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |

## Activity summary

Beginning balance on 3/9	-\$248.92
Deposits/Additions	1,830.00
Withdrawals/Subtractions	- 1,578.00
<b>Ending balance on 4/8</b>	<b>\$3.08</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/25		SSA Treas 310 Xxsoc Sec 032513 xxxx6875C1 SSA Joanne Black	132.00		-116.92
3/28		Debit Card Reversal of Credit 10209131417		430.00	-546.92

Account number: 7117727482 ■ March 9, 2013 - April 8, 2013 ■ Page 2 of 4

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/29		Overdraft Fee for Item \$430.00 03/28 Debit Card Reversal of Credit 10209131417		35.00	-581.92
4/3		SSA Treas 310 Xxsoc Sec 040313 xxxxx6875C1 SSA Joanne Black	1,198.00		
4/3		Deposit Made In A Branch/Store	500.00		
4/3		ATM Withdrawal - 04/03 Mach ID SE277077 1000 Federal CT 7-11 Denver CO 5944 00303093517615411		302.50	
4/3		Non-Wells Fargo ATM Transaction Fee		2.50	
4/3		Tele-Transfer to xxxxxx8011 Reference # Tfec72W2Vk		304.00	
4/3		Withdrawal Made In A Branch/Store		8.00	499.08
4/4		Tele-Transfer to xxxxxx8011 Reference # Tfexid8Bw7		485.00	14.08
4/8		Tele-Transfer to xxxxxx8011 Reference # Tfeqs9P8Nn		10.00	
4/8		Tele-Transfer to xxxxxx8011 Reference # Tfe8B26Bsf		1.00	3.08
<b>Ending balance on 4/8</b>					<b>3.08</b>
<b>Totals</b>			<b>\$1,830.00</b>	<b>\$1,578.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

## IMPORTANT ACCOUNT INFORMATION

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Use of your Card", and Consumer Account Agreement section titled "ATM transactions and point-of-sale purchases" are changing to clarify that the Bank may limit the number of authorizations it allows during a period of time and reserves the right to deny certain transactions for any reason (e.g., suspected fraudulent or unlawful activity, indication of increased risk related to the transaction).

For more details, refer to the Consumer Account Agreement Addenda at [wellsfargo.com/wfonline/consumer\\_deposit\\_acct\\_fee](http://wellsfargo.com/wfonline/consumer_deposit_acct_fee) or contact your local banker.

Effective June 18, 2013, American Express® Travelers Cheques, Cheques for Two, and Gift Cheques will no longer be available through Wells Fargo.

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ April 9, 2013 - May 8, 2013 ■ Page 1 of 5



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	3.08	43.58
Wells Fargo Way2Save <sup>SM</sup> Savings	3	6965268011	3.00	8.00
<b>Total deposit accounts</b>			<b>\$6.08</b>	<b>\$51.58</b>

Primary account number: 7117727482 ■ April 9, 2013 - May 8, 2013 ■ Page 2 of 5



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 4/9	\$3.08
Deposits/Additions	2,390.00
Withdrawals/Subtractions	- 2,349.50
<b>Ending balance on 5/8</b>	<b>\$43.58</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/3		Non-WF ATM Bal Inquiry Fee - 05/03 Mach ID NY3302 401		2.00	
		Flatbush Avchase B'Klyn NY 5944			
5/3		SSA Treas 310 Xxsoc Sec 050313 xxxx6875C1 SSA Joanne Black	1,198.00		
5/3		Tele-Transfer Fr xxxxx8011 Reference # Tfeg4D4Qvf	1,192.00		
5/3		ATM Withdrawal - 05/03 Mach ID NY3302 401 Flatbush Avchase		203.00	
		B'Klyn NY 5944 00583123603707841			
5/3		Non-Wells Fargo ATM Transaction Fee		2.50	
5/3		Tele-Transfer to xxxxx8011 Reference # Tfeg4D4Qvf	1,192.00		
5/3		Withdrawal Made In A Branch/Store		950.00	43.58
<b>Ending balance on 5/8</b>					<b>43.58</b>
<b>Totals</b>			<b>\$2,390.00</b>	<b>\$2,349.50</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

## IMPORTANT ACCOUNT INFORMATION

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Use of your Card", and Consumer Account Agreement section titled "ATM transactions and point-of-sale purchases" are changing to clarify that the Bank may limit the number of authorizations it allows during a period of time and reserves the right to deny certain transactions for any reason (e.g., suspected fraudulent or unlawful activity, indication of increased risk related to the transaction).

For more details, refer to the Consumer Account Agreement Addenda at [wellsfargo.com/wfonline/consumer\\_deposit\\_acct\\_fee](http://wellsfargo.com/wfonline/consumer_deposit_acct_fee) or contact your local banker.

Primary account number: 7117727482 ■ April 9, 2013 - May 8, 2013 ■ Page 3 of 5



Effective June 18, 2013, American Express® Travelers Cheques, Cheques for Two, and Gift Cheques will no longer be available through Wells Fargo.

## Direct Deposit Advance®

Lender - Wells Fargo Bank, N.A.

### Activity summary

Current advance credit limit	\$500.00
Current repayment method	Automatic Deduction
Previous statement outstanding balance*	\$0.00
Current statement outstanding balance*	\$0.00

\*Balance includes advance(s), Advance Fee(s) and late fee(s), if applicable.

### Fee summary

Advance Fee(s) incurred during this statement period	\$0.00
--	--------

### Year-to-date fee summary

Total Advance Fee(s) paid year-to-date	\$0.00
Total other fee(s) paid year-to-date*	\$0.00

Year-to-date total reflects Advance Fee(s) and other fee(s) paid since first full statement period of current calendar year.

\*Other fee(s) include Payment by Mail set-up fee and late fee, if applicable.

- With the Direct Deposit Advance service, you may take a cash advance up to \$500 from your recurring direct deposit income of \$200 or more at wellsfargo.com or by calling the Wells Fargo Phone Bank. The Direct Deposit Advance service is an expensive form of credit intended to meet short-term and emergency borrowing needs. If you choose to use this service, there are two standard methods of repayment - Automatic Deduction or Payment by Mail (a non-refundable set-up fee applies to the Payment by Mail method). Your current repayment method appears in the Direct Deposit Advance section of this statement. To change the method of repayment, call Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557). For complete details about this service, including repayment, see the Direct Deposit Advance Service Agreement and Product Guide and any amendment or addendum available at your nearest store location, or go online at wellsfargo.com/checking/direct-deposit-advance.

## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 4/9	\$3.00
Deposits/Additions	1,202.00
Withdrawals/Subtractions	- 1,197.00
Ending balance on 5/8	\$8.00

Account number: 6965268011

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 102000076

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$5.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

Primary account number: 7117727482 ■ April 9, 2013 - May 8, 2013 ■ Page 4 of 5



## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/3	Tele-Transfer Fr Checking xxxxx7482 Reference # Tfegsjmxrw	1,192.00		
5/3	Deposit Made In A Branch/Store	10.00		
5/3	* Tele-Transfer to Checking xxxxx7482 Reference # Tfeg4D4Qvf		1,192.00	13.00
5/8	Monthly Service Fee		5.00	8.00
	<b>Ending balance on 5/8</b>			<b>8.00</b>
<b>Totals</b>		<b>\$1,202.00</b>		<b>\$1,197.00</b>

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

\* Indicates transactions that count toward Federal Reserve Board Regulation D limits. Please refer to your Account Agreement for complete details of the federally-mandated transaction limits for savings accounts.

## Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 04/09/2013 - 05/08/2013	Standard monthly service fee \$5.00	You paid \$5.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$300.00	\$3.00 <input type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ May 9, 2013 - June 10, 2013 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a Wells Fargo customer. We appreciate your business and understand that you are entrusting us with your banking needs. Let us assist you in finding the right accounts and services to help you reach your financial goals. Please visit us online at [wellsfargo.com](http://wellsfargo.com), call us at the number at the top of your statement, or visit any Wells Fargo store - we'd love to hear from you!

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Activity summary

Beginning balance on 5/9	\$43.58
Deposits/Additions	1,205.10
Withdrawals/Subtractions	- 1,187.49
<b>Ending balance on 6/10</b>	<b>\$61.19</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

Account number: 7117727482 ■ May 9, 2013 - June 10, 2013 ■ Page 2 of 4



## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/16		Non-WF ATM Bal Inquiry Fee - 05/16 Mach ID NY8804 619 9th Avenue Chase Nyc NY 5944		2.00	
5/16		ATM Transfer From Savings - 05/16 Mach ID NY8804 619 9th Avenue Chase Nyc NY 5944 00303136663078820	7.10		
5/16		ATM Withdrawal - 05/16 Mach ID NY8804 619 9th Avenue Chase Nyc NY 5944 00583136662361144		41.99	
5/16		Non-Wells Fargo ATM Transaction Fee		2.50	4.19
6/3		Non-WF ATM Bal Inquiry Fee - 06/03 Mach ID TX58035 362 Tonnele Avepal ATM Jersey City NJ 5944		2.00	
6/3		SSA Treas 310 Xxsoc Sec 060313 xxxx6875C1 SSA Joanne Black	1,198.00		
6/3		ATM Withdrawal - 06/03 Mach ID TX58035 362 Tonnele Avepal ATM Jersey City NJ 5944 00583154422889029		202.00	
6/3		Non-Wells Fargo ATM Transaction Fee		2.50	
6/3		ATM Withdrawal - 06/03 Mach ID TX58035 362 Tonnele Avepal ATM Jersey City NJ 5944 00303154424119002		102.00	
6/3		Non-Wells Fargo ATM Transaction Fee		2.50	
6/3		Tele-Transfer to xxxxxx8011 Reference # Tfec7Lbc6M		830.00	61.19
<b>Ending balance on 6/10</b>					<b>61.19</b>
<b>Totals</b>			<b>\$1,205.10</b>	<b>\$1,187.49</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

## Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

## Direct Deposit Advance®

Lender - Wells Fargo Bank, N.A.

### Activity summary

Current advance credit limit	\$500.00
Current repayment method	Automatic Deduction
Previous statement outstanding balance*	\$0.00
Current statement outstanding balance*	\$0.00

\*Balance includes advance(s), Advance Fee(s) and late fee(s), if applicable.

### Fee summary

Advance Fee(s) incurred during this statement period	\$0.00
--	--------

### Year-to-date fee summary

Total Advance Fee(s) paid year-to-date	\$0.00
Total other fee(s) paid year-to-date*	\$0.00
Year-to-date total reflects Advance Fee(s) and other fee(s) paid since first full statement period of current calendar year.	

\*Other fee(s) include Payment by Mail set-up fee and late fee, if applicable.

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ June 11, 2013 - July 9, 2013 ■ Page 1 of 5



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

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En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

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Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247

Denver, CO 80274

## You and Wells Fargo

Now available with Wells Fargo Online®!

Enhanced balance alerts and text transfers help you manage your account on the go. We'll send you an alert via text message or e-mail when your balance drops below an amount you set. Quickly transfer money between your accounts via text message when you sign up for text banking.

Learn more at [wellsfargo.com/balancealerts](http://wellsfargo.com/balancealerts)

## Account options

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Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value™ Checking	2	7117727482	61.19	143.99
Wells Fargo Way2Save® Savings	3	6965268011	821.90	1,918.03
<b>Total deposit accounts</b>			<b>\$883.09</b>	<b>\$2,062.02</b>

Primary account number: 7117727482 ■ June 11, 2013 - July 9, 2013 ■ Page 2 of 5



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 6/11	\$61.19
Deposits/Additions	1,210.00
Withdrawals/Subtractions	- 1,127.20
<b>Ending balance on 7/9</b>	<b>\$143.99</b>

Account number: 7117727482

**JOANNE LESLIE BLACK***Colorado account terms and conditions apply*For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/3		SSA Treas 310 Xxsoc Sec 070313 xxxx6875C1 SSA Joanne Black	1,198.00		1,259.19
7/8		Tele-Transfer Fr xxxxx8011 Reference # Tfeql3Zplq	6.00		
7/8		Tele-Transfer Fr xxxxx8011 Reference # Tfe2Jqjwwd	6.00		
7/8		Tele-Transfer to xxxxx8011 Reference # Tfe2Jqjwqd		1,105.59	
7/8		Tele-Transfer to xxxxx8011 Reference # Tfejzz23Pp		2.53	163.07
7/9		Check Crd Purchase 07/07 Legacy Collect Cal 877-5534440 CA 434256xxxxx5944 283188675490430 ?McC=4812		19.08	143.99
<b>Ending balance on 7/9</b>					<b>143.99</b>
<b>Totals</b>			<b>\$1,210.00</b>	<b>\$1,127.20</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

<sup>†</sup> Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/11/2013 - 07/09/2013	Standard monthly service fee \$9.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$1,500.00	\$61.19 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$1,198.00 <input checked="" type="checkbox"/>

### Monthly service fee discount(s) (applied when box is checked)

Online only statements (reduces monthly service fee by \$2.00)   
vc/vc

Primary account number: 7117727482 ■ June 11, 2013 - July 9, 2013 ■ Page 3 of 5



## Direct Deposit Advance®

Lender - Wells Fargo Bank, N.A.

### Activity summary

Current advance credit limit	\$500.00
Current repayment method	Automatic Deduction
Previous statement outstanding balance*	\$0.00
Current statement outstanding balance*	\$0.00

\*Balance includes advance(s), Advance Fee(s) and late fee(s), if applicable.

### Fee summary

Advance Fee(s) incurred during this statement period	\$0.00
--	--------

### Year-to-date fee summary

Total Advance Fee(s) paid year-to-date	\$0.00
Total other fee(s) paid year-to-date*	\$0.00
Year-to-date total reflects Advance Fee(s) and other fee(s) paid since first full statement period of current calendar year.	

\*Other fee(s) include Payment by Mail set-up fee and late fee, if applicable.

- The Direct Deposit Advance service is there when you need it. Advance up to \$500 of your recurring direct deposit income of \$200 or more at wellsfargo.com or call the Wells Fargo Phone Bank. The Direct Deposit Advance service is an expensive form of credit intended to meet short-term and emergency borrowing needs.

You may want to consider our Payment Plan feature, which is available at no additional cost. If your account is using the Automatic Deduction repayment method and qualifies, this plan allows you to pay back your outstanding advance(s) in \$100 increments from each qualified repayment deposit - instead of the full repayment. This may allow you to repay your outstanding advance over a period of time, while adjusting your monthly budget. Certain restrictions apply; call a Phone Banker today to see if your account qualifies for this feature.

For complete details, see the Direct Deposit Advance Service Agreement and Product Guide and any amendment or addendum available at your nearest store location or go online at wellsfargo.com/checking/direct-deposit-advance.

## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 7/2	\$821.90
Deposits/Additions	1,108.13
Withdrawals/Subtractions	- 12.00
<b>Ending balance on 7/9</b>	<b>\$1,918.03</b>

Account number: 6965268011

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$1,095.93
Annual percentage yield earned	0.04%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.01

Primary account number: **7117727482** ■ June 11, 2013 - July 9, 2013 ■ Page 4 of 5

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/8	Tele-Transfer Fr Checking xxxxxx7482 Reference # Tfe2Jgjwqd	1,105.59		
7/8	Tele-Transfer Fr Checking xxxxxx7482 Reference # Tfejzz23Pp	2.53		
7/8	* Tele-Transfer to Checking xxxxxx7482 Reference # Tfegt3Zplq		6.00	
7/8	* Tele-Transfer to Checking xxxxxx7482 Reference # Tfe2Jgjwwd		6.00	1,918.02
7/9	Interest Payment	0.01		1,918.03
<b>Ending balance on 7/9</b>				<b>1,918.03</b>
<b>Totals</b>		<b>\$1,108.13</b>	<b>\$12.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

\* Indicates transactions that count toward Federal Reserve Board Regulation D limits. Please refer to your Account Agreement for complete details of the federally-mandated transaction limits for savings accounts.

## Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/11/2013 - 07/09/2013	Standard monthly service fee \$5.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$300.00	\$821.90 <input checked="" type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM



## IMPORTANT ACCOUNT INFORMATION

As a reminder the \$5 monthly service fee can be waived with any one of the following:

- Maintain a \$300 minimum daily balance
- Maintain 1 or more posted Save As You Go® transfers from a Wells Fargo checking account into this account
- Maintain a monthly recurring automatic transfer of \$25 or more from a Wells Fargo checking account into this account
- Maintain a daily recurring automatic transfer each business day of \$1 or more from a Wells Fargo checking account into this account
- If you are under the age of 18 (19 in AL) and are the primary account owner of the account

If you have questions about your account or would like additional information on the monthly service fee waiver options please contact your local banker or call the number listed on your statement.

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ July 10, 2013 - August 8, 2013 ■ Page 1 of 5



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247

Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	143.99	1,071.96
Wells Fargo Way2Save <sup>SM</sup> Savings	4	6965268011	1,918.03	1,814.49
<b>Total deposit accounts</b>			<b>\$2,062.02</b>	<b>\$2,886.45</b>

Primary account number: 7117727482 ■ July 10, 2013 - August 8, 2013 ■ Page 2 of 5



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 7/10	\$143.99
Deposits/Additions	1,301.55
Withdrawals/Subtractions	- 373.58
<b>Ending balance on 8/8</b>	<b>\$1,071.96</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/10		Check Crd Purchase 07/08 Legacy Collect Cal 877-5534440 CA 434256xxxxxx5944 083189437716996 ?McC=4812		22.06	
7/10		Check Crd Purchase 07/08 Legacy Collect Cal 877-5534440 CA 434256xxxxxx5944 283189445726313 ?McC=4812		23.55	
7/10		Check Crd Purchase 07/08 Legacy Collect Cal 877-5534440 CA 434256xxxxxx5944 003189596190110 ?McC=4812		16.09	
7/10		Check Crd Purchase 07/08 Legacy Collect Cal 877-5534440 CA 434256xxxxxx5944 083189597378739 ?McC=4812		19.07	
7/10		Check Crd Purchase 07/08 Legacy Collect Cal 877-5534440 CA 434256xxxxxx5944 003189605774917 ?McC=4812		5.75	
7/10		Check Crd Purchase 07/08 Legacy Collect Cal 877-5534440 CA 434256xxxxxx5944 283189636993230 ?McC=4812		22.06	35.41
7/12		Tele-Transfer Fr xxxxxx8011 Reference # Tfec7x9Z5L	103.55		138.96
8/2		SSA Treas 310 Xxsoc Sec 080213 xxxx6875C1 SSA Joanne Black	1,198.00		1,336.96
8/5		ATM Withdrawal - 08/03 Mach ID Ef00384B 155 Howard Ave L E N Delbrooklyn NY 5944 00463215502971996		201.50	
8/5		Non-Wells Fargo ATM Transaction Fee	2.50		1,132.96
8/7		Check Crd Purchase 08/06 Impark00280035A New York NY 434256xxxxxx5944 083218702467450 ?McC=7523	61.00		1,071.96
<b>Ending balance on 8/8</b>					<b>\$1,071.96</b>
<b>Totals</b>			<b>\$1,301.55</b>	<b>\$373.58</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Primary account number: 7117727482 ■ July 10, 2013 - August 8, 2013 ■ Page 4 of 5



## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 7/10	\$1,918.03
Deposits/Additions	0.01
Withdrawals/Subtractions	- 103.55
<b>Ending balance on 8/8</b>	<b>\$1,814.49</b>

Account number: 6965268011

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 102000076

### Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$1,821.38
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.02

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/12	* Tele-Transfer to Checking xxxxx7482 Reference # Tfec7x9Z5L		103.55	1,814.48
8/8	Interest Payment	0.01		1,814.49
<b>Ending balance on 8/8</b>				<b>1,814.49</b>
<b>Totals</b>		<b>\$0.01</b>	<b>\$103.55</b>	

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### Monthly service fee summary

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Fee period 07/10/2013 - 08/08/2013	Standard monthly service fee \$5.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	\$1,814.48 <input checked="" type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ August 9, 2013 - September 10, 2013 ■ Page 1 of 6



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

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P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value™ Checking	2	7117727482	1,071.96	0.00
Wells Fargo Way2Save® Savings	4	6965268011	1,814.49	745.46
<b>Total deposit accounts</b>			<b>\$2,886.45</b>	<b>\$745.46</b>

Primary account number: 7117727482 ■ August 9, 2013 - September 10, 2013 ■ Page 2 of 6



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 8/9	\$1,071.96
Deposits/Additions	2,481.54
Withdrawals/Subtractions	- 3,553.50
<b>Ending balance on 9/10</b>	<b>\$0.00</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/12		ATM Withdrawal - 08/10 Mach ID NY0841 2102 Linden Blvchase Brooklyn NY 5944 00463222669644177		303.00	
8/12		Non-Wells Fargo ATM Transaction Fee		2.50	766.46
8/15		ATM Withdrawal - 08/15 Mach ID Ef00384B 155 Howard Ave L E N Dellbrooklyn NY 5944 00303227510266994		201.50	
8/15		Non-Wells Fargo ATM Transaction Fee		2.50	562.46
8/19		ATM Withdrawal - 08/18 Mach ID 81801104 830 Macom Streetos Compadbrooklyn NY 5944 00463230696844145		122.00	
8/19		Non-Wells Fargo ATM Transaction Fee		2.50	
8/19		ATM Withdrawal - 08/18 Mach ID 81801104 830 Macom Streetos Compadbrooklyn NY 5944 00463230697670616		82.00	
8/19		Non-Wells Fargo ATM Transaction Fee		2.50	
8/19		ATM Withdrawal - 08/19 Mach ID NY0842 2102 Linden Blvchase Brooklyn NY 5944 00383231461771132		203.00	
8/19		Non-Wells Fargo ATM Transaction Fee		2.50	147.96
8/26		POS Purchase - 08/26 Mach ID 0000000 Enrica Lossi 53 West New York NY 5944 00303238650970946 ?McC=5661		500.00	
8/26		Overdraft Protection From 6965268011	364.54		
8/26		Overdraft Transfer Fee		12.50	0.00
8/27		ATM Withdrawal - 08/27 Mach ID Ef00384B 155 Howard Ave L E N Dellbrooklyn NY 5944 00463239438549471		81.50	
8/27		Non-Wells Fargo ATM Transaction Fee		2.50	
8/27		Overdraft Protection From 6965268011	96.50		
8/27		Overdraft Transfer Fee		12.50	0.00
8/28		Non-WF ATM Bal Inquiry Fee - 08/28 Mach ID NY010221 Graham Avenue Banco Popubrooklyn NY 5944		2.00	
8/28		ATM Withdrawal - 08/28 Mach ID NY010221 Graham Avenue Banco Popubrooklyn NY 5944 00303240574706652		203.00	
8/28		Non-Wells Fargo ATM Transaction Fee		2.50	
8/28		Overdraft Protection From 6965268011	220.00		
8/28		Overdraft Transfer Fee		12.50	0.00
8/29		ATM Withdrawal - 08/29 Mach ID NY3034 1380 Fulton St Chase Brooklyn NY 5944 00463241863977491		303.00	
8/29		Non-Wells Fargo ATM Transaction Fee		2.50	
8/29		Overdraft Protection From 6965268011	318.00		
8/29		Overdraft Transfer Fee		12.50	0.00
8/30		Non-WF ATM Bal Inquiry Fee - 08/29 Mach ID NY3034 1380 Fulton St Chase Brooklyn NY 5944		2.00	
8/30		Overdraft Protection From 6965268011	25.00		23.00
9/3		SSA Treas 310 Xxsoc Sec 090313 xxxx6875C1 SSA Joanne Black	1,198.00		

Primary account number: 7117727482 ■ August 9, 2013 - September 10, 2013 ■ Page 3 of 6

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		ATM Withdrawal - 09/01 Mach ID Ef00384B 155 Howard Ave L E N Delbrooklyn NY 5944 00383245075702621		201.50	
9/3		Non-Wells Fargo ATM Transaction Fee		2.50	
9/3		ATM Withdrawal - 09/03 Mach ID NY0843 2102 Linden Blvchase Brooklyn NY 5944 00303246814265148		303.00	
9/3		Non-Wells Fargo ATM Transaction Fee		2.50	711.50
9/4		ATM Withdrawal - 09/04 Mach ID TX32069 470 Tonnele Avepai ATM Jersey City NJ 5944 00383247737879127		102.00	
9/4		Non-Wells Fargo ATM Transaction Fee		2.50	607.00
9/5		ATM Withdrawal - 09/05 Mach ID 00309096 1388 Penn Avenuctiban003Bklyn NY 5944 00383248819835643		303.00	
9/5		Non-Wells Fargo ATM Transaction Fee		2.50	301.50
9/6		Non-WF ATM Bal Inquiry Fee - 09/05 Mach ID 00309096 1388 Penn Avenuctiban003Bklyn NY 5944		2.00	
9/6		ATM Withdrawal - 09/06 Mach ID SE274203 565 Tonnele Avect 7-11 Jersey City NJ 5944 00303249668394963		202.00	
9/6		Non-Wells Fargo ATM Transaction Fee		2.50	95.00
9/9		ATM Withdrawal - 09/09 Mach ID P190339 Sec of Rockawaywalgreens Brooklyn NY 5944 00383252471790642		123.00	
9/9		Non-Wells Fargo ATM Transaction Fee		2.50	
9/9		Overdraft Protection From 6965268011	43.00		
9/9		Overdraft Transfer Fee		12.50	0.00
9/10		ATM Withdrawal - 09/10 Mach ID Ef00384B 155 Howard Ave L E N Delbrooklyn NY 5944 00383253408287516		201.50	
9/10		Non-Wells Fargo ATM Transaction Fee		2.50	
9/10		Overdraft Protection From 6965268011	216.50		
9/10		Overdraft Transfer Fee		12.50	0.00
<b>Ending balance on 9/10</b>					<b>0.00</b>
<b>Totals</b>			<b>\$2,481.54</b>	<b>\$3,553.50</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$70.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/09/2013 - 09/10/2013	Standard monthly service fee \$9.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$0.00 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,198.00 <input checked="" type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (reduces monthly service fee by \$2.00)   
vc/vc

Primary account number: 7117727482 ■ August 9, 2013 - September 10, 2013 ■ Page 4 of 6



## Direct Deposit Advance®

Lender - Wells Fargo Bank, N.A.

### Activity summary

Current advance credit limit	\$500.00
Current repayment method	Automatic Deduction
Previous statement outstanding balance*	\$0.00
Current statement outstanding balance*	\$0.00

\*Balance includes advance(s), Advance Fee(s) and late fee(s), if applicable.

### Fee summary

Advance Fee(s) incurred during this statement period	\$0.00
--	--------

### Year-to-date fee summary

Total Advance Fee(s) paid year-to-date	\$0.00
--	--------

Total other fee(s) paid year-to-date*	\$0.00
---------------------------------------	--------

Year-to-date total reflects Advance Fee(s) and other fee(s) paid since first full statement period of current calendar year.

\*Other fee(s) include Payment by Mail set-up fee and late fee, if applicable.

- With the Direct Deposit Advance service, you may take a cash advance up to \$500 from your recurring direct deposit income of \$200 or more at wellsfargo.com or by calling the Wells Fargo Phone Bank. The Direct Deposit Advance service is an expensive form of credit intended to meet short-term and emergency borrowing needs. If you choose to use this service, there are two standard methods of repayment - Automatic Deduction or Payment by Mail (a non-refundable set-up fee applies to the Payment by Mail method). Your current repayment method appears in the Direct Deposit Advance section of this statement. To change the method of repayment, call Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557). For complete details about this service, including repayment, see the Direct Deposit Advance Service Agreement and Product Guide and any amendment or addendum available at your nearest store location, or go online at wellsfargo.com/checking/direct-deposit-advance.

## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 8/9	\$1,814.49
Deposits/Additions	0.01
Withdrawals/Subtractions	- 1,069.04
Ending balance on 9/10	\$745.46

Account number: 6965268011

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 102000076

### Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$1,362.84
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.03

Primary account number: **7117727482** ■ August 9, 2013 - September 10, 2013 ■ Page 5 of 6

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/27	* Overdraft Protection to 7117727482		364.54	1,449.95
8/28	* Overdraft Protection to 7117727482		96.50	1,353.45
8/29	* Overdraft Protection to 7117727482		220.00	1,133.45
8/30	* Overdraft Protection to 7117727482		318.00	
8/30	Non-WF ATM Bal Inquiry Fee - 08/29 Mach ID NY3034 1380 Fulton St Chase Brooklyn NY 5944		2.00	813.45
9/3	* Overdraft Protection to 7117727482		25.00	788.45
9/10	* Overdraft Protection to 7117727482		43.00	
9/10	Interest Payment	0.01		745.46
<b>Ending balance on 9/10</b>				<b>745.46</b>
<b>Totals</b>		<b>\$0.01</b>		<b>\$1,069.04</b>

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Fee period 08/09/2013 - 09/10/2013	Standard monthly service fee \$5.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	\$745.45 <input checked="" type="checkbox"/>
· Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ September 11, 2013 - October 8, 2013 ■ Page 1 of 6



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245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

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*Write:* Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

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## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

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No purchase or obligation necessary to enter or win.

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	0.00	165.68
Wells Fargo Way2Save <sup>®</sup> Savings	4	6965268011	745.46	20.96
Total deposit accounts			\$745.46	\$186.64

Primary account number: 7117727482 ■ September 11, 2013 - October 8, 2013 ■ Page 2 of 6



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 9/11	\$0.00
Deposits/Additions	1,697.00
Withdrawals/Subtractions	- 1,531.32
<b>Ending balance on 10/8</b>	<b>\$165.68</b>

Account number: 7117727482

**JOANNE LESLIE BLACK***Colorado account terms and conditions apply*For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

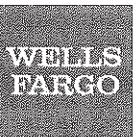
- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11		ATM Withdrawal - 09/11 Mach ID Ef00384B 155 Howard Ave L E N Delibrooklyn NY 5944 00383254736294997		101.50	
9/11		Non-Wells Fargo ATM Transaction Fee		2.50	
9/11		Overdraft Protection From 6965268011	116.50		
9/11		Overdraft Transfer Fee		12.50	0.00
9/13		ATM Withdrawal - 09/13 Mach ID TX26174 1064 Atlantic Apai ATM Brooklyn NY 5944 00383256815997050		122.50	
9/13		Non-Wells Fargo ATM Transaction Fee		2.50	
9/13		Overdraft Protection From 6965268011	137.50		
9/13		Overdraft Transfer Fee		12.50	0.00
9/16		Non-WF ATM Bal Inquiry Fee - 09/16 Mach ID NY4364 611 Avenue of Tchase New York NY 5944		2.00	
9/16		ATM Withdrawal - 09/16 Mach ID NY4364 611 Avenue of Tchase New York NY 5944 00303259601492479		203.00	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	
9/16		Overdraft Protection From 6965268011	220.00		
9/16		Overdraft Transfer Fee		12.50	0.00
10/2		Non-WF ATM Bal Inquiry Fee - 10/02 Mach ID P06069 59 West 8th St.Cashzone #New York NY 5944		2.00	
10/2		Overdraft Protection From 6965268011	25.00		23.00
10/3		SSA Treas 310 Xxsoc Sec 100313 xxxx6875C1 SSA Joanne Black	1,198.00		
10/3		ATM Withdrawal - 10/03 Mach ID SE275825 154_10 Rockawayct 7-11 Jamaica NY 5944 00383276791671011		202.95	
10/3		Non-Wells Fargo ATM Transaction Fee		2.50	1,015.55
10/4		ATM Withdrawal - 10/04 Mach ID 00309095 1388 Penn Avenuctiblan003Bklyn NY 5944 00383277833279697		303.00	
10/4		Non-Wells Fargo ATM Transaction Fee		2.50	710.05
10/7		Non-WF ATM Bal Inquiry Fee - 10/04 Mach ID 00309095 1388 Penn Avenuctiblan003Bklyn NY 5944		2.00	
10/7		ATM Withdrawal - 10/07 Mach ID Lk938232 13107 40th Roadbest Buy-Flushing NY 5944 00383280762504712		203.25	
10/7		Non-Wells Fargo ATM Transaction Fee		2.50	502.30
10/8		POS Purchase - 10/08 Mach ID 000000000955066421 ?McC=5651		336.62	165.68
<b>Ending balance on 10/8</b>					<b>165.68</b>
<b>Totals</b>			<b>\$1,697.00</b>	<b>\$1,531.32</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

Primary account number: 7117727482 ■ September 11, 2013 - October 8, 2013 ■ Page 4 of 6

**Direct Deposit Advance® (continued)****Fee summary**

Advance Fee(s) incurred during this statement period \$0.00

**Year-to-date fee summary**

Total Advance Fee(s) paid year-to-date \$0.00

Total other fee(s) paid year-to-date\* \$0.00

Year-to-date total reflects Advance Fee(s) and other fee(s) paid since first full statement period of current calendar year.

\*Other fee(s) include Payment by Mail set-up fee and late fee, if applicable.

- Use the Direct Deposit Advance service to access up to \$500 prior to receiving your recurring direct deposit income of \$200 or more. Just go to [wellsfargo.com](http://wellsfargo.com) or call the Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557). The Direct Deposit Advance service is an expensive form of credit intended to meet short-term and emergency borrowing needs.

You may want to consider our Payment Plan feature, which is available at no additional cost. If your account is using the Automatic Deduction repayment method and qualifies, this plan allows you to pay back your outstanding advance(s) in \$100 increments from each qualified repayment deposit - instead of the full repayment. This may allow you to repay your outstanding advance over a period of time, while adjusting your monthly budget. Certain restrictions apply; call a Phone Banker today to see if your account qualifies for this feature.

For complete details, see the Direct Deposit Advance Service Agreement and Product Guide and any amendment or addendum available at your nearest store location or go online at [wellsfargo.com/checking/direct-deposit-advance](http://wellsfargo.com/checking/direct-deposit-advance).

**Wells Fargo Way2Save® Savings****Activity summary**

Beginning balance on 9/11	\$745.46
Deposits/Additions	0.00
Withdrawals/Subtractions	- 724.50
<b>Ending balance on 10/8</b>	<b>\$20.96</b>

Account number: 6965268011

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 102000076

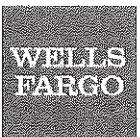
**Interest summary**

Interest paid this statement	\$0.00
Average collected balance	\$95.67
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.03

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/11	* Overdraft Protection to 7117727482	216.50		528.96
9/12	* Overdraft Protection to 7117727482		116.50	412.46
9/16	* Overdraft Protection to 7117727482			137.50
9/16	Non-WF ATM Bal Inquiry Fee - 09/16 Mach ID NY4364 611 Avenue of Tchase New York NY 5944		2.00	272.96
9/17	* Overdraft Protection to 7117727482			220.00
				52.96

Primary account number: 7117727482 ■ September 11, 2013 - October 8, 2013 ■ Page 5 of 6

**Transaction history (continued)**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/2	Non-WF ATM Bal Inquiry Fee - 10/02 Mach ID P06069 59 West 8th St.Cashzone #New York NY 5944		2.00	50.96
10/3	* Overdraft Protection to 7117727482		25.00	25.96
10/8	Monthly Service Fee		5.00	20.96
<b>Ending balance on 10/8</b>				<b>20.96</b>
<b>Totals</b>		<b>\$0.00</b>	<b>\$724.50</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

*\* Indicates transactions that count toward Federal Reserve Board Regulation D limits. Please refer to your Account Agreement for complete details of the federally-mandated transaction limits for savings accounts.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 09/11/2013 - 10/08/2013	Standard monthly service fee \$5.00	You paid \$5.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	\$25.96 <input type="checkbox"/>
· Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
· Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

**IMPORTANT ACCOUNT INFORMATION****Online and Telephone Transfers from a Savings Account May Be Declined**

Beginning December 11, 2013, transfers from this savings account through online banking (including mobile and text) or by telephone may be declined for the remainder of the monthly statement period if the federal limit of 6 (six) transfers is reached. We are taking this step to help customers stay within the federal limit.

As stated in your Account Agreement, most transfers from savings accounts are limited by Regulation D to 6 (six) per month including transfers for overdraft protection coverage, online banking, or by telephone (automated and banker assisted). If the limit is exceeded, an excess activity fee applies and the account may be converted to a checking account.

There are no limits on transfers or withdrawals made in person at ATMs or Wells Fargo banking locations or on any types of deposits.

If you have questions, please contact your local banker or call the phone number on the top of your statement.

Start saving for your retirement now with monthly IRA contributions that fit your budget. You can open a Way2Save® Retirement account with as little as \$100, then change your monthly contribution anytime - to any amount you choose. Putting aside a little each month can help you grow your money over time. Ask a Wells Fargo banker about opening a Way2Save Retirement account today.

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ October 9, 2013 - November 8, 2013 ■ Page 1 of 7



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247

Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

Give the gift that is always the right size, shape, and color - a Wells Fargo Visa® Gift Card

### Give your loved ones a Wells Fargo Visa Gift Card

Searching for gifts for your friends and family this season? A Wells Fargo Visa Gift Card is a great choice. Here's why:

- Purchase online or at any Wells Fargo location.
- Use it at all your favorite participating U.S. retailers and service providers - in person, online, or by phone.
- Choose whatever denomination you want to give, between \$25 and \$500.
- Give with confidence, knowing the money never expires.

Get started on your holiday shopping today! Order your gift cards online at [wellsfargo.com/giftcard](http://wellsfargo.com/giftcard).

Primary account number: 7117727482 ■ October 9, 2013 - November 8, 2013 ■ Page 2 of 7



## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	165.68	293.81
Wells Fargo Way2Save <sup>®</sup> Savings	5	6965268011	20.96	-2.00
Total deposit accounts			\$186.64	\$291.81

## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 10/9	\$165.68
Deposits/Additions	1,218.96
Withdrawals/Subtractions	- 1,090.83
Ending balance on 11/8	\$293.81

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/10		POS Purchase - 10/10 Mach ID 000000 Marshalls Lawrence NY 5944 0000000645736019 ?McC=5651		190.79	
10/10		Overdraft Protection From 6965268011	20.96		-4.15
10/11		POS Purchase - 10/11 Mach ID 000000 Wal Mart 3420 Secaucus NJ 5944 0000000553386565 ?McC=5310		145.07	-149.22
10/15		Overdraft Fee for Item \$145.07 10/11 POS Purchase - 10/11 Mach ID 000000 Wal Mar T 3420 Secaucus NJ 5944 0000000055	35.00		-184.22
10/28		Non-WF ATM Bal Inquiry Fee - 10/26 Mach ID Igan3124 *Ellenwood Bank of Amellenwood GA 5944	2.00		-186.22
11/1		SSA Treas 310 Xxsoc Sec 110113 xxxx6875C1 SSA Joanne Black	1,198.00		1,011.78
11/4		ATM Withdrawal - 11/02 Mach ID C146252 2106 Linden Blva&P Fried Brooklyn NY 5944 00383306802258364		101.75	
11/4		Non-Wells Fargo ATM Transaction Fee		2.50	
11/4		POS Purchase - 11/02 Mach ID 000000 Marshalls Brooklyn NY 5944 00000000741753120 ?McC=5651	94.97		
11/4		ATM Withdrawal - 11/03 Mach ID P196481 810 Pennsylvanibest Auto Brooklyn NY 5944 00583307569600061		101.75	
11/4		Non-Wells Fargo ATM Transaction Fee	2.50		
11/4		ATM Withdrawal - 11/04 Mach ID E00384B 155 Howard Ave L E N Delibrooklyn NY 5944 00463308500087684		201.50	
11/4		Non-Wells Fargo ATM Transaction Fee	2.50		504.31
11/5		ATM Withdrawal - 11/05 Mach ID E00384B 155 Howard Ave L E N Delibrooklyn NY 5944 00303309793951299		101.50	
11/5		Non-Wells Fargo ATM Transaction Fee	2.50		400.31

Primary account number: 7117727482 ■ October 9, 2013 - November 8, 2013 ■ Page 3 of 7

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/7		Non-WF ATM Bal Inquiry Fee - 11/07 Mach ID SE274203 565 Tonnele Avect 7-11 Jersey City NJ 5944		2.00	
11/7		ATM Withdrawal - 11/07 Mach ID SE274203 565 Tonnele Avect 7-11 Jersey City NJ 5944 00303311814305800		102.00	
11/7		Non-Wells Fargo ATM Transaction Fee		2.50	293.81
<b>Ending balance on 11/8</b>					<b>293.81</b>
<b>Totals</b>			<b>\$1,218.96</b>		<b>\$1,090.83</b>

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 10/09/2013 - 11/08/2013	Standard monthly service fee \$9.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$186.22 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,198.00 <input checked="" type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (reduces monthly service fee by \$2.00)   
vcvC

Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

**IMPORTANT ACCOUNT INFORMATION**

Effective February 10, 2014:

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards ("Terms"), the section titled "Using your Card at non-Wells Fargo ATMs" is changing to clarify the transactions you may make at non-Wells Fargo network ATMs.

The following language is added to the Terms: You may use your Card at non-Wells Fargo network ATMs. These are designated ATMs, owned or operated by other financial institutions, at which you may conduct such non-Wells Fargo ATM transactions as withdraw cash from, deposits to, transfer available funds between, or check the balance on, the accounts designated as the primary linked checking

Primary account number: 7117727482 ■ October 9, 2013 - November 8, 2013 ■ Page 5 of 7



Advance Service Agreement and Product Guide and any amendment or addendum available at your nearest store location or go online at [wellsfargo.com/checking/direct-deposit-advance](http://wellsfargo.com/checking/direct-deposit-advance).

## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 10/9	\$20.96
Deposits/Additions	0.00
Withdrawals/Subtractions	- 22.96
<b>Ending balance on 11/8</b>	<b>-\$2.00</b>

Account number: 6965268011

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$0.67
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.03

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/11	* Overdraft Protection to 7117727482		20.96	0.00
11/7	Non-WF ATM Bal Inquiry Fee - 11/07 Mach ID SE274203 565 Tonnele Aveet 7-11 Jersey City NJ 5944		2.00	-2.00
	<b>Ending balance on 11/8</b>			<b>-2.00</b>
<b>Totals</b>		<b>\$0.00</b>		<b>\$22.96</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

\* Indicates transactions that count toward Federal Reserve Board Regulation D limits. Please refer to your Account Agreement for complete details of the federally-mandated transaction limits for savings accounts.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 10/09/2013 - 11/08/2013	Standard monthly service fee \$5.00	You paid \$0.00
------------------------------------	-------------------------------------	-----------------

The bank has waived, or partially waived, the fee for this fee period. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	-\$2.00 <input type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ November 9, 2013 - December 9, 2013 ■ Page 1 of 7



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

Your statement includes a Monthly service fee summary section that gives you the ability to proactively manage the monthly service fee on your account. This section provides you with the view of your checking or savings account monthly service fee, the requirements to waive the monthly service fee, and the current status for each requirement. You may view this information on your statement or in your secure online banking session by clicking "View Monthly Service Fee" on the left-hand navigation bar. If you'd like to schedule an account review or to learn about other accounts or services we offer, please contact Wells Fargo at 1-800-869-3557 or visit your local Wells Fargo store.

Give the gift that is always the right size, shape, and color - a Wells Fargo Visa® Gift Card

### Give your loved ones a Wells Fargo Visa Gift Card

Searching for gifts for your friends and family this season? A Wells Fargo Visa Gift Card is a great choice. Here's why:

- Purchase online or at any Wells Fargo location.
- Use it at all your favorite participating U.S. retailers and service providers - in person, online, or by phone.

Primary account number: 7117727482 ■ November 9, 2013 - December 9, 2013 ■ Page 2 of 7



- Choose whatever denomination you want to give, between \$25 and \$500.
- Give with confidence, knowing the money never expires.

Get started on your holiday shopping today! Order your gift cards online at [wellsfargo.com/giftcard](http://wellsfargo.com/giftcard).

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	293.81	407.14
Wells Fargo Way2Save <sup>®</sup> Savings	5	6965268011	-2.00	-2.00
<b>Total deposit accounts</b>			<b>\$291.81</b>	<b>\$405.14</b>

## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 11/9	\$293.81
Deposits/Additions	1,198.00
Withdrawals/Subtractions	- 1,084.67
<b>Ending balance on 12/9</b>	<b>\$407.14</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000006965268011

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/12		POS Purchase - 11/11 Mach ID 000000 Wal Mart Store Secaucus NJ 5944 00000000256245430 ?McC=5310		124.87	168.94
11/14		POS Purchase - 11/14 Mach ID 000000 Wal Mart 3420 Secaucus NJ 5944 00000000646496534 ?McC=5310		83.10	85.84
11/19		ATM Withdrawal - 11/19 Mach ID TX42581 111 20 Flatlandpal ATM Brooklyn NY 5944 00463323607767675		101.75	
11/19		Non-Wells Fargo ATM Transaction Fee		2.50	-18.41
11/20		Overdraft Fee for item \$101.75 11/19 ATM Withdrawal - 11/19 Mach ID TX42581 111 2 0 Flatlandpal ATM Brooklyn NY 5944 00463323		35.00	-53.41
11/25		Non-WF ATM Bal Inquiry Fee - 11/25 Mach ID P188319 1842 East New Yburger Urwbrooklyn NY 5944		2.00	-55.41
12/3		SSA Treas 310 Xxsoc Sec 120313 xxxx6875C1 SSA Joanne Black	1,198.00		1,142.59
12/4		ATM Withdrawal - 12/04 Mach ID C162848 1594 Pitkin Avemagic 99 Cbrooklyn NY 5944 00463338666578460		100.99	
12/4		Non-Wells Fargo ATM Transaction Fee		2.50	1,039.10
12/6		ATM Withdrawal - 12/05 Mach ID Ef00384B 155 Howard Ave L E N Delbrooklyn NY 5944 00463340099126130		101.50	
12/6		Non-Wells Fargo ATM Transaction Fee		2.50	

Primary account number: 7117727482 ■ November 9, 2013 - December 9, 2013 ■ Page 3 of 7

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/6		ATM Withdrawal - 12/06 Mach ID 6389C 463 Broadway New York NY 5944 0001065		300.00	635.10
12/9		POS Purchase - 12/08 Mach ID 000000 Marshalls Marshalls North Bergen NJ 5944 0000000755644299 ?McC=5651		123.96	
12/9		ATM Withdrawal - 12/09 Mach ID EF00384B 155 Howard Ave L E N Delbrooklyn NY 5944 00583343498160558		101.50	
12/9		Non-Wells Fargo ATM Transaction Fee		2.50	407.14
<b>Ending balance on 12/9</b>					<b>407.14</b>
<b>Totals</b>			<b>\$1,198.00</b>	<b>\$1,084.67</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$35.00	\$140.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 11/09/2013 - 12/09/2013	Standard monthly service fee \$9.00	You paid \$0.00
Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.		
How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		

- Minimum daily balance \$1,500.00 -\$55.41
- Total amount of qualifying direct deposits \$500.00 \$1,198.00

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
vc/vc

Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

**IMPORTANT ACCOUNT INFORMATION**

Effective February 10, 2014:

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards ("Terms"), the section titled "Using your Card at non-Wells Fargo ATMs" is changing to clarify the transactions you may make at non-Wells Fargo network ATMs.

Primary account number: 7117727482 ■ November 9, 2013 - December 9, 2013 ■ Page 5 of 7



## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 11/9	-\$2.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 12/9</b>	<b>-\$2.00</b>

Account number: 6965268011

**JOANNE LESLIE BLACK***Colorado account terms and conditions apply*For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$0.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.03

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 11/09/2013 - 12/09/2013	Standard monthly service fee \$5.00	You paid \$0.00
------------------------------------	-------------------------------------	-----------------

The bank has waived, or partially waived, the fee for this fee period. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	-\$2.00 <input type="checkbox"/>
· Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ December 10, 2013 - January 9, 2014 ■ Page 1 of 5



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Getting ready for tax season can be a challenge! Creating a checklist, and preparing in advance will set you up for a successful meeting with your tax preparer. Remember to bring your deposit routing and account number when preparing your taxes and you may be able to take advantage of using direct deposit for your tax refund into one of your Wells Fargo checking or savings accounts.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input checked="" type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	407.14	937.64
Wells Fargo Way2Save <sup>®</sup> Savings	4	6965268011	-2.00	0.00
Total deposit accounts			\$405.14	\$937.64

Primary account number: 7117727482 ■ December 10, 2013 - January 9, 2014 ■ Page 2 of 5



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 12/10	\$407.14
Deposits/Additions	1,217.00
Withdrawals/Subtractions	- 686.50
<b>Ending balance on 1/9</b>	<b>\$937.64</b>

Account number: 7117727482

**JOANNE LESLIE BLACK***Colorado account terms and conditions apply*For Direct Deposit and Automatic Payments use  
Routing Number (RTN): 102000076

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/10		ATM Withdrawal - 12/10 Mach ID NY4247 12 Graham Ave Chase Brooklyn NY 5944 00583344512690201		303.00	
12/10		Non-Wells Fargo ATM Transaction Fee		2.50	101.64
12/11		ATM Withdrawal - 12/11 Mach ID Ac10GA65 @Dekaib Farmerssuntrust Decatur GA 5944 00303345824480699		203.00	
12/11		Non-Wells Fargo ATM Transaction Fee		2.50	-103.86
12/12		Overdraft Fee for Item \$203.00 12/11 ATM Withdrawal - 12/11 Mach ID Ac10GA65 @DekaLb Farmerssuntrust Decatur GA 5944 00303345		35.00	
12/12		ATM Withdrawal - 12/12 Mach ID GA8649 3642 Flakes Milchase Atlanta GA 5944 00463346683141433		103.00	
12/12		Non-Wells Fargo ATM Transaction Fee		2.50	-244.36
12/13		Overdraft Fee for Item \$103.00 12/12 ATM Withdrawal - 12/12 Mach ID GA8649 3642 Flakes Milchase Atlanta GA 5944 00463346		35.00	-279.36
1/3		SSA Treas 310 Xxsoc Sec 010314 xxxx6875C1 SSA Joanne Black	1,217.00		937.64
<b>Ending balance on 1/9</b>					<b>937.64</b>
<b>Totals</b>			<b>\$1,217.00</b>	<b>\$686.50</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$210.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 12/10/2013 - 01/09/2014

Standard monthly service fee \$9.00

You paid \$0.00

Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ January 10, 2014 - February 10, 2014 ■ Page 1 of 5



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input checked="" type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |



## IMPORTANT ACCOUNT INFORMATION

We want to let you know about an important upcoming change.

Effective April 7, 2014, the fee for depositing international items, such as foreign checks, drafts and money orders drawn on banks located outside the United States will be \$5. This fee will be charged per item and will apply whether the international item is in a foreign currency or U.S. dollars. Please note that international item fees do not apply to deposits of U.S. dollar items that are drawn on U.S. banks.

If you have questions, please contact your local banker, or call the phone number listed at the top of your statement.

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Account number: 7117727482 ■ January 10, 2014 - February 10, 2014 ■ Page 2 of 5

**Activity summary**

Beginning balance on 1/10	\$937.64
Deposits/Additions	1,217.00
Withdrawals/Subtractions	- 1,130.00
<b>Ending balance on 2/10</b>	<b>\$1,024.64</b>

Account number: 7117727482

**JOANNE LESLIE BLACK***Colorado account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 102000076

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/21		Non-WF ATM Bal Inquiry Fee - 01/20 Mach ID 00037093 250 Broadway Citibank000NY NY 5944	2.00		
1/21		ATM Withdrawal - 01/20 Mach ID 00037093 250 Broadway Citibank000NY NY 5944 00584020723869502		303.00	
1/21		Non-Wells Fargo ATM Transaction Fee		2.50	630.14
1/28		ATM Withdrawal - 01/28 Mach ID Ef00384B 155 Howard Ave L E N Deli Brooklyn NY 5944 00384028519074894		101.50	
1/28		Non-Wells Fargo ATM Transaction Fee		2.50	526.14
1/29		Non-WF ATM Bal Inquiry Fee - 01/29 Mach ID 00309095 1388 Penn Avenuciitban003Bklyn NY 5944		2.00	
1/29		ATM Withdrawal - 01/29 Mach ID 00309095 1388 Penn Avenuciitban003Bklyn NY 5944 00464029786624875		303.00	
1/29		Non-Wells Fargo ATM Transaction Fee		2.50	218.64
2/3		SSA Treas 310 Xxsoc Sec 020314 xxxx6875C1 SSA Joanne Black	1,217.00		1,435.64
2/7		ATM Withdrawal - 02/06 Mach ID NY0261 1697 Pitkin Avechase Brooklyn NY 5944 00464038073697105		103.00	
2/7		Non-Wells Fargo ATM Transaction Fee		2.50	1,330.14
2/10		ATM Withdrawal - 02/08 Mach ID NY3033 1380 Fulton St Chase Brooklyn NY 5944 00584039842571284		303.00	
2/10		Non-Wells Fargo ATM Transaction Fee		2.50	1,024.64
<b>Ending balance on 2/10</b>					<b>\$1,024.64</b>
<b>Totals</b>			<b>\$1,217.00</b>	<b>\$1,130.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 01/10/2014 - 02/10/2014	Standard monthly service fee \$9.00	You paid \$0.00
------------------------------------	-------------------------------------	-----------------

This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

	Minimum required	This fee period
• Minimum daily balance	\$1,500.00	\$218.64 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$1,217.00 <input checked="" type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)



# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ February 11, 2014 - March 10, 2014 ■ Page 1 of 5



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Important: The Direct Deposit Advance service will be discontinued on May 25, 2014. Please review the statement message entitled "Important: Change in terms to the Direct Deposit Advance® service" for more information.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

### Important: Change in terms to the Direct Deposit Advance® service for all accounts opened prior to February 1st, 2014.

(Note: This change does not impact your Direct Deposit, which is the electronic deposit of your paycheck or other recurring income.)

- Effective May 24, 2014, no new advances will be allowed on the Direct Deposit Advance service. The service will be discontinued after that date.
- Any accounts with outstanding advances as of May 25, 2014 will be placed into an extended repayment plan. Under the extended repayment plan, payments will be made in increments of \$150 from each qualified repayment deposit until August 10, 2014.
- After August 10, any remaining balance will be paid in full from the next qualified repayment deposit or from the linked checking account if no qualified repayment deposit is received prior to August 29, 2014.
- The daily expenses buffer will not apply during the extended repayment plan.
- The terms of the extended repayment plan will apply to any accounts in Payment Plan prior to May 25, 2014.
- If you use the Payment by Mail repayment method, your account will not be placed into the extended repayment plan. Your full outstanding balance will be due as it is today.

Account number: 7117727482 ■ February 11, 2014 - March 10, 2014 ■ Page 2 of 5


**All other terms of the Agreement remain unchanged.**

Reminder: If your account is in the Automatic Deduction repayment method and more than 35 days passes between qualified repayment deposits, we will pay the full remaining amount from your checking account. Please watch for additional information on your account statement, in the mail, or through email (if applicable) for further updates.

If your account type is excluded from use of the Direct Deposit Advance service or your account was opened in a state where the service is not available, that has not changed, and the discontinuation of the service will not affect you. If you have any questions or need more information, please visit [wellsfargo.com/checking/direct-deposit-advance](http://wellsfargo.com/checking/direct-deposit-advance). Or you can call the Wells Fargo Phone Bank at the number listed on the front of your statement.

We want to let you know about an important upcoming change.

Effective April 7, 2014, the fee for depositing international items, such as foreign checks, drafts and money orders drawn on banks located outside the United States will be \$5. This fee will be charged per item and will apply whether the international item is in a foreign currency or U.S. dollars. Please note that international item fees do not apply to deposits of U.S. dollar items that are drawn on U.S. banks.

If you have questions, please contact your local banker, or call the phone number listed at the top of your statement.

**Activity summary**

Beginning balance on 2/11	\$1,024.64
Deposits/Additions	1,217.00
Withdrawals/Subtractions	- 1,310.75
<b>Ending balance on 3/10</b>	<b>\$930.89</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/12		Non-WF ATM Bal Inquiry Fee - 02/12 Mach ID 00309094 1388 Penn Avenucitban003Bklyn NY 5944		2.00	
2/12		ATM Withdrawal - 02/12 Mach ID 00309094 1388 Penn Avenucitban003Bklyn NY 5944 00464043719752490		303.00	
2/12		Non-Wells Fargo ATM Transaction Fee		2.50	717.14
2/18		ATM Withdrawal - 02/16 Mach ID E00384B 155 Howard Ave L E N Delibrooklyn NY 5944 00304047591812938		101.50	
2/18		Non-Wells Fargo ATM Transaction Fee		2.50	
2/18		ATM Withdrawal - 02/17 Mach ID P113081 1381 Atlantic Aatlantic Gbrooklyn NY 5944 00584048613431809		121.50	
2/18		Non-Wells Fargo ATM Transaction Fee		2.50	
2/18		ATM Withdrawal - 02/17 Mach ID NY4916 12 Graham Ave Chase Brooklyn NY 5944 00464049147876551		103.00	
2/18		Non-Wells Fargo ATM Transaction Fee		2.50	
2/18		ATM Withdrawal - 02/18 Mach ID NH003603 1650 Bushwick Aatlantis Wbrooklyn NY 5944 00384049660935538		201.75	
2/18		Non-Wells Fargo ATM Transaction Fee		2.50	179.39

Account number: 7117727482 ■ February 11, 2014 - March 10, 2014 ■ Page 3 of 5

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/19		ATM Withdrawal - 02/19 Mach ID Ef00384B 155 Howard Ave L E N Delibrooklyn NY 5944 00584050740734733		201.50	
2/19		Non-Wells Fargo ATM Transaction Fee		2.50	-24.61
2/20		Overdraft Fee for Item \$201.50 02/19 ATM Withdrawal - 02/19 Mach ID Ef00384B 155 H Oward Ave L E N Delibrooklyn NY 5944 00584050		35.00	
2/20		Check Crd Purchase 02/18 Ua Sheepshead Bay Brooklyn NY 434256xxxxx5944 464050029827428 ?McC=7832		52.50	
2/20		ATM Withdrawal - 02/20 Mach ID Ex022145 608 Rogers Avenbrothers Pbrooklyn NY 5944 00304051702617724		101.50	
2/20		Non-Wells Fargo ATM Transaction Fee		2.50	-216.11
2/21		Overdraft Fee for Item \$52.50 02/20 Check Crd Purchase 02/18 Ua Sheepshead Bay Brooklyn NY 434256xxxxx5944 4640500298274		35.00	
2/21		Overdraft Fee for Item \$101.50 02/20 ATM Withdrawal - 02/20 Mach ID Ex022145 608 R Ogers Avenbrothers Pbrooklyn NY 5944 00304051		35.00	-286.11
3/3		SSA Treas 310 Xxsoc Sec 030314 xxxx6875C1 SSA Joanne Black	1,217.00		930.89
<b>Ending balance on 3/10</b>					<b>930.89</b>
<b>Totals</b>			<b>\$1,217.00</b>	<b>\$1,310.75</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$105.00	\$105.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 02/11/2014 - 03/10/2014	Standard monthly service fee \$9.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$286.11 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,217.00 <input checked="" type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
CVVC

Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ March 11, 2014 - April 8, 2014 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

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## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input checked="" type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |

### Considering buying your first or next home?

Whether you're just in the planning stage or you've already started looking for a home, give us a call at 1-866-582-1253 and we'll help guide you through the process.

### Activity summary

Beginning balance on 3/11	\$930.89
Deposits/Additions	1,217.00
Withdrawals/Subtractions	- 1,265.70
<b>Ending balance on 4/8</b>	<b>\$882.19</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: 7117727482 ■ March 11, 2014 - April 8, 2014 ■ Page 2 of 4



### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/11		ATM Withdrawal - 03/11 Mach ID P234336 135-21 Leffertsevershine-S, Ozone Parkny 5944 00584070815474884		201.50	
3/11		Non-Wells Fargo ATM Transaction Fee		2.50	726.89
3/12		ATM Withdrawal - 03/12 Mach ID PI4091 NJ Tpk Exit 8 Pnc Bank Cranbury NJ 5944 00384071841064670		202.50	
3/12		Non-Wells Fargo ATM Transaction Fee		2.50	521.89
3/13		ATM Withdrawal - 03/13 Mach ID P205996 940 W. Broad Stpoco Shop St. Pauls NC 5944 00304072285857788		202.50	
3/13		Non-Wells Fargo ATM Transaction Fee		2.50	316.89
3/17		ATM Withdrawal - 03/14 Mach ID TX40059 100 North Atlampai Iso Daytona Beachfl 5944 00584074085857206		203.50	
3/17		Non-Wells Fargo ATM Transaction Fee		2.50	
3/17		ATM Withdrawal - 03/16 Mach ID Hy006912 1625 County Roapilot Ts #Jacksonville FL 5944 00464075641754307		203.95	
3/17		Non-Wells Fargo ATM Transaction Fee		2.50	
3/17		ATM Withdrawal - 03/16 Mach ID Tr013686 7815 Myrtle Beag8 Food Sturbeville SC 5944 00384075841991133		62.75	
3/17		Non-Wells Fargo ATM Transaction Fee		2.50	-160.81
3/18		Overdraft Fee for Item \$203.95 03/17 ATM Withdrawal - 03/16 Mach ID Hy006912 1625 County Roapilot Ts #Jacksonville FL 5944 00464075		35.00	
3/18		Overdraft Fee for Item \$62.75 03/17 ATM Withdrawal - 03/16 Mach ID Tr013686 7815 Myrtle Beag8 Food Sturbeville SC 5944 00384075		35.00	-230.81
4/3		SSA Treas 310 Xxsoc Sec 040314 xxxx6875C1 SSA Joanne Black	1,217.00		986.19
4/7		ATM Withdrawal - 04/06 Mach ID Np000683 85 Graham Ave. Cardtronicbrooklyn NY 5944 00464096796393292		101.50	
4/7		Non-Wells Fargo ATM Transaction Fee		2.50	882.19
<b>Ending balance on 4/8</b>					<b>882.19</b>
<b>Totals</b>			<b>\$1,217.00</b>		<b>\$1,265.70</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$70.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/11/2014 - 04/08/2014	Standard monthly service fee \$9.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$230.81 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$1,217.00 <input checked="" type="checkbox"/>

### Monthly service fee discount(s) (applied when box is checked)

Online only statements (\$2.00 discount)

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ April 9, 2014 - May 8, 2014 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 5247  
Denver, CO 80274

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

### Considering buying your first or next home?

Whether you're just in the planning stage or you've already started looking for a home, give us a call at 1-866-582-1253 and we'll help guide you through the process.

### Activity summary

Beginning balance on 4/9	\$882.19
Deposits/Additions	0.00
Withdrawals/Subtractions	- 861.25
<b>Ending balance on 5/8</b>	<b>\$20.94</b>

Account number: 7117727482

JOANNE LESLIE BLACK

*Colorado account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 102000076

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: 7117727482 ■ April 9, 2014 - May 8, 2014 ■ Page 2 of 4



## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/10		ATM Withdrawal - 04/10 Mach ID NY2933 2110 Ralph Ave Chase Brooklyn NY 5944 00584100667034774		303.00	
4/10		Non-Wells Fargo ATM Transaction Fee		2.50	576.69
4/11		ATM Withdrawal - 04/11 Mach ID Tw04B477 269 5th Avenue Td Bank Park Slope NY 5944 00584101635000409		303.00	
4/11		Non-Wells Fargo ATM Transaction Fee		2.50	271.19
4/14		ATM Withdrawal - 04/12 Mach ID P113081 1381 Atlantic AP113081 Brooklyn NY 5944 00584102293338983		201.50	
4/14		Non-Wells Fargo ATM Transaction Fee		2.50	67.19
5/5		Non-WF ATM Bal Inquiry Fee - 05/03 Mach ID Ef003692 155 Howard Ave L E N Delibrooklyn NY 5944		2.00	
5/5		ATM Withdrawal - 05/03 Mach ID Ef003692 155 Howard Ave L E N Delibrooklyn NY 5944 00384123544639310		41.75	
5/5		Non-Wells Fargo ATM Transaction Fee		2.50	20.94
<b>Ending balance on 5/8</b>					<b>20.94</b>
<b>Totals</b>			<b>\$0.00</b>		<b>\$861.25</b>

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

## Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

## Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 04/09/2014 - 05/08/2014	Standard monthly service fee \$9.00	You paid \$0.00
The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.		
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		

- Minimum daily balance \$1,500.00 \$20.94
- Total amount of qualifying direct deposits \$500.00 \$0.00

### Monthly service fee discount(s) (applied when box is checked)

Online only statements (\$2.00 discount)   
vc/vc

## Is your family ready for college?

If you could use some extra help planning and preparing financially for college, we can help.

Get ready for college at [wellsfargomedia.com/GetCollegeReady](http://wellsfargomedia.com/GetCollegeReady), or schedule an appointment to speak with a local banker at [wellsfargo.com/appointments](http://wellsfargo.com/appointments).

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ May 9, 2014 - June 9, 2014 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |

## Other Wells Fargo Benefits

### Find the right borrowing options for your opportunity

Whether you need to pay for college, renovate your home, or buy a new car, we can help. Wells Fargo has the information you need to better understand your credit, and the borrowing options that can help you make the most of your opportunities:

- Student Loans
- Home Equity Loans or Lines of Credit
- Personal Loans or Lines of Credit
- Credit Cards
- Auto Loans

Learn more today at [wellsfargo.com/creditopportunities](http://wellsfargo.com/creditopportunities).

Account number: 7117727482 ■ May 9, 2014 - June 9, 2014 ■ Page 2 of 4

**Activity summary**

Beginning balance on 5/9	\$20.94
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 6/9</b>	<b>\$20.94</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 05/09/2014 - 06/09/2014	Standard monthly service fee \$9.00	You paid \$0.00
------------------------------------	-------------------------------------	-----------------

The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$20.94 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
vvvvc

**Other Wells Fargo Benefits****Is your family ready for college?**

If you could use some extra help planning and preparing financially for college, we can help.

Get ready for college at [wellsfargomedia.com/GetCollegeReady](http://wellsfargomedia.com/GetCollegeReady), or schedule an appointment to speak with a local banker at [wellsfargo.com/appointments](http://wellsfargo.com/appointments).

Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ June 10, 2014 - July 9, 2014 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |

## Other Wells Fargo Benefits

### Find out how you could enter for a chance to win \$250,000

Tell us your story by entering our *What Makes A Home* Contest. For complete rules and entry information, contact a Home Mortgage Consultant at **1-866-582-1253** or visit the contest website at [wellsfargo.com/homecontest](http://wellsfargo.com/homecontest). Eligible entries must include a completed loan application for the purchase of residential real estate unless you reside in AZ, CO, IA, MN, NJ, MD, ND, TN.

## Activity summary

Beginning balance on 6/10	\$20.94
Deposits/Additions	0.00
Withdrawals/Subtractions	- 9.00
<b>Ending balance on 7/9</b>	<b>\$11.94</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

Account number: 7117727482 ■ June 10, 2014 - July 9, 2014 ■ Page 2 of 4

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/9		Monthly Service Fee		9.00	11.94
<b>Ending balance on 7/9</b>					<b>11.94</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$9.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/10/2014 - 07/09/2014	Standard monthly service fee \$9.00	You paid \$9.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$20.94 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
vcvc

**Other Wells Fargo Benefits**

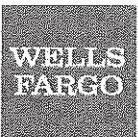
For a limited time get interest rate discounts on select new loans and lines of credit, with a qualifying relationship, during  
**Rate Event.**  
[wellsfargo.com/greatrate](http://wellsfargo.com/greatrate)

**The Great**

Did you know that you can review your safe deposit box information through Wells Fargo Online Banking? Sign on to online banking and go to your account summary page. Check it out today.

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ July 10, 2014 - August 8, 2014 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

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TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |



## IMPORTANT ACCOUNT INFORMATION

### Enhancements coming to your transaction descriptions including cash back detail

Over the next few months, you will notice changes to the descriptions for debit, ATM or prepaid card transactions. These enhancements provide more detail about your transactions, and include new descriptions for purchases with cash back. For debit, ATM, or prepaid card merchant purchases with a request for cash back, the transaction description will include the words "cash" or "cash back," and may include the dollar amount of cash requested.

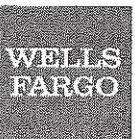
### Other Wells Fargo Benefits

#### Considering buying your first or next home?

Whether you're just in the planning stage or you've already started looking for a home, give us a call at [1-866-582-1253](tel:1-866-582-1253) and we'll help guide you through the process.

1-866-582-1253 and we'll help

Account number: 7117727482 ■ July 10, 2014 - August 8, 2014 ■ Page 2 of 4

**Activity summary**

Beginning balance on 7/10	\$11.94
Deposits/Additions	0.00
Withdrawals/Subtractions	- 9.00
<b>Ending balance on 8/8</b>	<b>\$2.94</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/8		Monthly Service Fee		9.00	2.94
<b>Ending balance on 8/8</b>					<b>2.94</b>
<b>Totals</b>			<b>\$0.00</b>	<b>\$9.00</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 07/10/2014 - 08/08/2014	Standard monthly service fee \$9.00	You paid \$9.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$1,500.00	\$11.94 <input type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
vo/vc

**Other Wells Fargo Benefits**

For a limited time get interest rate discounts on select new loans and lines of credit, with a qualifying relationship, during  
Rate Event.  
[wellsfargo.com/greatrate](http://wellsfargo.com/greatrate)

The Great

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ August 9, 2014 - September 9, 2014 ■ Page 1 of 4



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

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## Account options

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- |                    |                          |                       |                                     |
|--------------------|--------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input type="checkbox"/> | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input type="checkbox"/> | Overdraft Service     | <input checked="" type="checkbox"/> |



## IMPORTANT ACCOUNT INFORMATION

### Enhancements coming to your transaction descriptions including cash back detail

Over the next few months, you will notice changes to the descriptions for debit, ATM or prepaid card transactions. These enhancements provide more detail about your transactions, and include new descriptions for purchases with cash back. For debit, ATM, or prepaid card merchant purchases with a request for cash back, the transaction description will include the words "cash" or "cash back," and may include the dollar amount of cash requested.

### Merchant-issued Debit Cards

Are you using a merchant-issued debit card to make purchases (i.e., Target<sup>®</sup> REDcard)? These unique purchasing cards (which typically provide reward points or discounts) are issued by a retailer when you provide them your Wells Fargo checking account and routing numbers. **There are some very important differences between the merchant-issued purchasing card (not issued by Wells Fargo) and your Wells Fargo-issued debit card.** When you use a merchant-issued card to make a purchase, the transaction is not immediately sent to Wells Fargo to confirm if your account has available funds. These transactions do not immediately reflect as pending withdrawals nor do they reduce your available balance. Instead, the merchant sends the transaction to Wells Fargo as an

Account number: 7117727482 ■ August 9, 2014 - September 9, 2014 ■ Page 2 of 4



automatic payment (ACH) transaction - and this is typically one to three days AFTER you made the purchase. When the purchase amount is sent to Wells Fargo for payment, the transaction will be paid with funds in your account, or if your account has insufficient funds to cover the transaction we may pay the transaction into overdraft (at the bank's discretion), or return it unpaid. If the transaction is paid into overdraft or returned unpaid, you may be assessed an overdraft or returned item fee. If the item is returned, the merchant may also charge a returned item fee and they will more than likely resubmit the transaction which could cause additional fees if there is not enough money in the account. As a result, it is very important for you to keep track of these purchases to avoid overspending.

### Activity summary

Beginning balance on 8/9	\$2.94
Deposits/Additions	0.00
Withdrawals/Subtractions	- 9.00
<b>Ending balance on 9/9</b>	<b>-\$6.06</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/9		Monthly Service Fee		9.00	-6.06
<b>Ending balance on 9/9</b>					<b>-6.06</b>
<b>Totals</b>			<b>\$0.00</b>		<b>\$9.00</b>

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/09/2014 - 09/09/2014	Standard monthly service fee \$9.00	You paid \$9.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$2.94 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

### Monthly service fee discount(s) (applied when box is checked)

Online only statements (\$2.00 discount)   
vcvc

# Wells Fargo Value<sup>SM</sup> Checking

Account number: 7117727482 ■ September 10, 2014 - October 8, 2014 ■ Page 1 of 3



JOANNE LESLIE BLACK  
245 W 72ND ST APT 4B  
NEW YORK NY 10023-2731

WM

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Don't forget to notify us of your travel plans to help avoid issues when using your Wells Fargo cards while traveling. It's easy to notify us of your travel plans online at [wellsfargo.com/travelplan](http://wellsfargo.com/travelplan), through the Wells Fargo mobile app, or by calling the phone number on the back of your card.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Activity summary

Beginning balance on 9/10	-\$6.06
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 10/8</b>	<b>-\$6.06</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

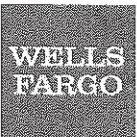
## Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ October 9, 2014 - November 10, 2014 ■ Page 1 of 5



JOANNE LESLIE BLACK  
805 E NEW YORK AVE APT 5M  
BROOKLYN NY 11203-1297

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

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## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	-6.06	352.71
Wells Fargo Way2Save <sup>SM</sup> Savings	3	2326995459	40.00	3,740.01
Total deposit accounts			\$33.94	\$4,092.72

Primary account number: 7117727482 ■ October 9, 2014 - November 10, 2014 ■ Page 2 of 5



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 10/9	-\$6.06
Deposits/Additions	681.00
Withdrawals/Subtractions	- 322.23
<b>Ending balance on 11/10</b>	<b>\$352.71</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002326995459

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/20		Deposit Made In A Branch/Store	10.00		
10/20		Deposit Made In A Branch/Store	55.00		58.94
10/28		Harland Clarke Check/Acc. 102714 00048217575488 Joanne Leslie Black		20.00	38.94
10/29		Edeposit IN Branch/Store 10/29/14 11:04:38 Am 463 Broadway New York NY 7482	616.00		654.94
10/31		ATM Withdrawal - 10/31 Mach ID 0350D 201 West 17th St New York NY 5944 0000398		20.00	634.94
11/5	1003	Check			273.23
11/10		Monthly Service Fee			9.00
		<b>Ending balance on 11/10</b>			<b>\$352.71</b>
<b>Totals</b>			<b>\$681.00</b>		<b>\$322.23</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
1003	11/5	273.23

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 10/09/2014 - 11/10/2014

Standard monthly service fee \$9.00

You paid \$9.00

Primary account number: 7117727482 ■ October 9, 2014 - November 10, 2014 ■ Page 3 of 5

**Monthly service fee summary (continued)**

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$6.06 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
vcvc

**Wells Fargo Way2Save® Savings****Activity summary**

Beginning balance on 10/28	\$40.00
Deposits/Additions	5,000.01
Withdrawals/Subtractions	- 1,300.00
<b>Ending balance on 11/10</b>	<b>\$3,740.01</b>

Account number: 2326995459

JOANNE LESLIE BLACK

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

**Interest summary**

Interest paid this statement	\$0.01
Average collected balance	\$3,454.28
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.01

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/29	Edeposit IN Branch/Store 10/29/14 11:02:59 Am 463 Broadway New York NY 5459	5,000.00		5,040.00
10/31	Withdrawal Made In A Branch/Store		1,000.00	4,040.00
11/7	ATM Withdrawal - 11/07 Mach ID 6389C 463 Broadway New York NY 5944 0003185		300.00	3,740.00
11/10	Interest Payment		0.01	3,740.01
<b>Ending balance on 11/10</b>				<b>\$3,740.01</b>
<b>Totals</b>		<b>\$5,000.01</b>	<b>\$1,300.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

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Fee period 10/28/2014 - 11/10/2014	Standard monthly service fee \$5.00	You paid \$0.00
------------------------------------	-------------------------------------	-----------------

The bank has waived the fee for this fee period. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ November 11, 2014 - December 8, 2014 ■ Page 1 of 6



JOANNE LESLIE BLACK  
805 E NEW YORK AVE APT 5M  
BROOKLYN NY 11203-1297

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

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## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	352.71	201.21
Wells Fargo Way2Save <sup>®</sup> Savings	3	2326995459	3,740.01	3,137.04
Total deposit accounts			\$4,092.72	\$3,338.25

Primary account number: 7117727482 ■ November 11, 2014 - December 8, 2014 ■ Page 2 of 6



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 11/11	\$352.71
Deposits/Additions	120.00
Withdrawals/Subtractions	- 271.50
<b>Ending balance on 12/8</b>	<b>\$201.21</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002326995459

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/14		Non-WF ATM Bal Inquiry Fee - 11/14 Mach ID 00052092 1398 Fulton St Citibank000Brooklyn NY 5944		2.00	350.71
11/19		Non-WF ATM Bal Inquiry Fee - 11/19 Mach ID CT004397 1080 McDonald Cardtronicbrooklyn NY 5944		2.00	348.71
11/21		Non-WF ATM Bal Inquiry Fee - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944		2.00	346.71
11/21		ATM Transfer From Savings - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944 00464325628851616	120.00		466.71
11/26		Non-WF ATM Balance Inquiry Fee 11/26 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
11/26		Non-WF ATM Withdrawal authorized on 11/26 840 East New Yocrown Heig Brooklyn NY 00384330601554746 ATM ID Dat04964 Card 5944		201.50	
11/26		Non-Wells Fargo ATM Transaction Fee		2.50	260.71
11/28		Non-WF ATM Balance Inquiry Fee 11/27 *Eastern Pkw Brooklyn NY ATM ID Inyn5180 Card 5944		2.00	258.71
12/3		Non-WF ATM Balance Inquiry Fee 12/03 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/3		Non-WF ATM Withdrawal authorized on 12/03 1080 McDonald Cardtronic Brooklyn NY 00464337625399335 ATM ID CT004397 Card 5944		42.00	
12/3		Non-Wells Fargo ATM Transaction Fee		2.50	212.21
12/4		Non-WF ATM Balance Inquiry Fee 12/04 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	210.21
12/8		Monthly Service Fee		9.00	201.21
<b>Ending balance on 12/8</b>					<b>201.21</b>
<b>Totals</b>			<b>\$120.00</b>	<b>\$271.50</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Primary account number: 7117727482 ■ November 11, 2014 - December 8, 2014 ■ Page 3 of 6

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 11/11/2014 - 12/08/2014	Standard monthly service fee \$9.00	You paid \$9.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$210.21 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
<b>Monthly service fee discount(s) (applied when box is checked)</b>		
Online only statements (\$2.00 discount)	<input type="checkbox"/>	
vc/vc		

**Wells Fargo Way2Save® Savings****Activity summary**

Beginning balance on 11/11	\$3,740.01
Deposits/Additions	1,500.03
Withdrawals/Subtractions	- 2,103.00
<b>Ending balance on 12/8</b>	<b>\$3,137.04</b>

Account number: 2326995459

JOANNE LESLIE BLACK

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

**Interest summary**

Interest paid this statement	\$0.03
Average collected balance	\$3,709.47
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.03
Interest paid this year	\$0.04

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/14	Non-WF ATM Bal Inquiry Fee - 11/14 Mach ID 00052092 1398 Fulton St Citibank000Brooklyn NY 5944		2.00	
11/14	Non-WF ATM Bal Inquiry Fee - 11/14 Mach ID 00052092 1398 Fulton St Citibank000Brooklyn NY 5944		2.00	
11/14	Non-WF ATM Bal Inquiry Fee - 11/14 Mach ID 00052092 1398 Fulton St Citibank000Brooklyn NY 5944		2.00	
11/14	ATM Withdrawal - 11/14 Mach ID 00052092 1398 Fulton St Citibank000Brooklyn NY 5944 00464318532582600		243.00	
11/14	Non-Wells Fargo ATM Transaction Fee		2.50	3,488.51
11/17	Non-WF ATM Bal Inquiry Fee - 11/16 Mach ID Inyn5179 *Eastern Pkwy &Bank of Ambrooklyn NY 5944		2.00	
11/17	ATM Withdrawal - 11/16 Mach ID Inyn5179 *Eastern Pkwy &Bank of Ambrooklyn NY 5944 00384320579832098		103.00	
11/17	Non-Wells Fargo ATM Transaction Fee		2.50	3,381.01
11/18	Deposit Made In A Branch/Store	1,500.00		4,881.01
11/19	Non-WF ATM Bal Inquiry Fee - 11/19 Mach ID CT004397 1080 McDonald Cardtronicbrooklyn NY 5944		2.00	

Primary account number: 7117727482 ■ November 11, 2014 - December 8, 2014 ■ Page 4 of 6

***Transaction history (continued)***

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/19	Non-WF ATM Bal Inquiry Fee - 11/19 Mach ID CT004397 1080 McDonald Cardtronicbrooklyn NY 5944		2.00	
11/19	ATM Withdrawal - 11/19 Mach ID CT004397 1080 McDonald Cardtronicbrooklyn NY 5944 00584323501549630		202.00	
11/19	Non-Wells Fargo ATM Transaction Fee		2.50	4,672.51
11/21	Non-WF ATM Bal Inquiry Fee - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/21	Non-WF ATM Bal Inquiry Fee - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/21	Non-WF ATM Bal Inquiry Fee - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/21	Non-WF ATM Bal Inquiry Fee - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/21	Non-WF ATM Bal Inquiry Fee - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/21	ATM Withdrawal - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944 00464325628324525		303.00	
11/21	Non-Wells Fargo ATM Transaction Fee		2.50	
11/21	ATM Transfer to Checking - 11/21 Mach ID 00142099 702 Utica Av Citibank001Brooklyn NY 5944 00464325628851616		120.00	
11/21	Non-Wells Fargo ATM Transfer Fee		2.00	4,237.01
11/24	Non-WF ATM Bal Inquiry Fee - 11/22 Mach ID Inyn5179 *Eastern Pkwy &Bank of Ambrooklyn NY 5944		2.00	
11/24	Non-WF ATM Bal Inquiry Fee - 11/23 Mach ID 00142097 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/24	Non-WF ATM Bal Inquiry Fee - 11/23 Mach ID 00142097 702 Utica Av Citibank001Brooklyn NY 5944		2.00	
11/24	ATM Withdrawal - 11/22 Mach ID Inyn5179 *Eastern Pkwy &Bank of Ambrooklyn NY 5944 00584326703089828		123.00	
11/24	Non-Wells Fargo ATM Transaction Fee		2.50	
11/24	ATM Withdrawal - 11/23 Mach ID 00142097 702 Utica Av Citibank001Brooklyn NY 5944 00584327605001433		103.00	
11/24	Non-Wells Fargo ATM Transaction Fee		2.50	4,000.01
11/25	ATM Withdrawal - 11/25 Mach ID D690 15 Hyatt Streetsanlander Staten Islandny 5944 00384329760107420		163.00	
11/25	Non-Wells Fargo ATM Transaction Fee		2.50	3,834.51
11/28	Non-WF ATM Bal Inquiry Fee - 11/27 Mach ID Inyn5180 *Eastern Pkwy &Bank of Ambrooklyn NY 5944		2.00	
11/28	Non-WF ATM Bal Inquiry Fee - 11/27 Mach ID 00006092 2560 Broadway Citibank000NY NY 5944		2.00	
11/28	Non-WF ATM Bal Inquiry Fee - 11/27 Mach ID 00006092 2560 Broadway Citibank000NY NY 5944		2.00	
11/28	ATM Withdrawal - 11/27 Mach ID Inyn5180 *Eastern Pkwy &Bank of Ambrooklyn NY 5944 00384331509788113		83.00	
11/28	Non-Wells Fargo ATM Transaction Fee		2.50	
11/28	ATM Withdrawal - 11/27 Mach ID 00006092 2560 Broadway Citibank000NY NY 5944 00464331544131599		123.00	
11/28	Non-Wells Fargo ATM Transaction Fee		2.50	3,617.51
12/1	Non-WF ATM Bal Inquiry Fee - 11/29 Mach ID 00025060 201 W 34th Strecitibank000NY NY 5944		2.00	
12/1	Non-WF ATM Bal Inquiry Fee - 11/29 Mach ID 00025060 201 W 34th Strecitibank000NY NY 5944		2.00	
12/1	Non-WF ATM Bal Inquiry Fee - 11/29 Mach ID 00025060 201 W 34th Strecitibank000NY NY 5944		2.00	
12/1	Non-WF ATM Bal Inquiry Fee - 11/30 Mach ID Inyn5179 *Eastern Pkwy &Bank of Ambrooklyn NY 5944		2.00	
12/1	Non-WF ATM Bal Inquiry Fee - 12/01 Mach ID CT004397 1080 McDonald Cardtronicbrooklyn NY 5944		2.00	
12/1	ATM Withdrawal - 11/29 Mach ID 00025060 201 W 34th Strecitibank000NY NY 5944 00304333590044948		103.00	
12/1	Non-Wells Fargo ATM Transaction Fee		2.50	
12/1	ATM Withdrawal - 11/30 Mach ID Inyn5179 *Eastern Pkwy &Bank of Ambrooklyn NY 5944 00384334551808360		123.00	
12/1	Non-Wells Fargo ATM Transaction Fee		2.50	

Primary account number: 7117727482 ■ November 11, 2014 - December 8, 2014 ■ Page 5 of 6

**Transaction history (continued)**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/1	ATM Withdrawal - 12/01 Mach ID CT004397 1080 McDonald Cardtronicbrooklyn NY 5944 00464335630371296		122.00	
12/1	Non-Wells Fargo ATM Transaction Fee		2.50	3,252.01
12/3	Non-WF ATM Balance Inquiry Fee 12/03 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	3,250.01
12/4	Non-WF ATM Balance Inquiry Fee 12/04 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/4	Non-WF ATM Withdrawal authorized on 12/04 1080 McDonald Cardtronic Brooklyn NY 00304338489937690 ATM ID CT004397 Card 5944		42.00	
12/4	Non-Wells Fargo ATM Transaction Fee		2.50	3,203.51
12/5	Non-WF ATM Balance Inquiry Fee 12/05 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/5	Non-WF ATM Withdrawal authorized on 12/05 1080 McDonald Cardtronic Brooklyn NY 00464339480146886 ATM ID CT004397 Card 5944		62.00	
12/5	Non-Wells Fargo ATM Transaction Fee		2.50	3,137.01
12/8	Interest Payment	0.03		3,137.04
<b>Ending balance on 12/8</b>				<b>3,137.04</b>
<b>Totals</b>		<b>\$1,500.03</b>	<b>\$2,103.00</b>	

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**Monthly service fee summary**

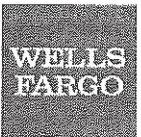
For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 11/11/2014 - 12/08/2014	Standard monthly service fee \$5.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
• Minimum daily balance	\$300.00	\$3,137.01 <input checked="" type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go™ transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/> ^
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

# Wells Fargo Combined Statement of Accounts

Primary account number: 7117727482 ■ December 9, 2014 - January 9, 2015 ■ Page 1 of 6



JOANNE LESLIE BLACK  
805 E NEW YORK AVE APT 5M  
BROOKLYN NY 11203-1297

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (163)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

## Summary of accounts

### Checking/Prepaid and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Value <sup>SM</sup> Checking	2	7117727482	201.21	402.51
Wells Fargo Way2Save <sup>SM</sup> Savings	3	2326995459	3,137.04	2,597.81
Total deposit accounts			\$3,338.25	\$3,000.32

Primary account number: 7117727482 ■ December 9, 2014 - January 9, 2015 ■ Page 2 of 6



## Wells Fargo Value<sup>SM</sup> Checking

### Activity summary

Beginning balance on 12/9	\$201.21
Deposits/Additions	1,000.00
Withdrawals/Subtractions	- 798.70
<b>Ending balance on 1/9</b>	<b>\$402.51</b>

Account number: 7117727482

JOANNE LESLIE BLACK

Colorado account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 102000076

### Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002326995459

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/15		Non-WF ATM Balance Inquiry Fee 12/14 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
12/15		Non-WF ATM Balance Inquiry Fee 12/15 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/15		Non-WF ATM Withdrawal authorized on 12/14 840 East New Yocrown Heig Brooklyn NY 00304348469822061 ATM ID Dat04964 Card 5944		51.50	
12/15		Non-Wells Fargo ATM Transaction Fee		2.50	143.21
12/23		Deposit Made In A Branch/Store	1,000.00		1,143.21
12/24		Non-WF ATM Balance Inquiry Fee 12/24 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
12/24		Non-WF ATM Withdrawal authorized on 12/24 840 East New Yocrown Heig Brooklyn NY 00464358807250690 ATM ID Dat04964 Card 5944		121.50	
12/24		Non-Wells Fargo ATM Transaction Fee		2.50	1,017.21
12/26		Non-WF ATM Balance Inquiry Fee 12/25 *Eastern Pkw Brooklyn NY ATM ID Inyn5179 Card 5944		2.00	
12/26		Non-WF ATM Balance Inquiry Fee 12/26 318 Albany A Brooklyn NY ATM ID NY050530 Card 5944		2.00	
12/26		Non-WF ATM Balance Inquiry Fee 12/26 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
12/26		Non-WF ATM Withdrawal authorized on 12/25 *Eastern Pkwy &Bank of Am Brooklyn NY 00464359521921328 ATM ID Inyn5179 Card 5944		283.00	
12/26		Non-Wells Fargo ATM Transaction Fee		2.50	
12/26		Non-WF ATM Withdrawal authorized on 12/26 318 Albany Avenapple Brooklyn NY 0058436064307068 ATM ID NY050530 Card 5944		143.00	
12/26		Non-Wells Fargo ATM Transaction Fee		2.50	
12/26		Non-WF ATM Withdrawal authorized on 12/26 840 East New Yocrown Heig Brooklyn NY 00464360709640419 ATM ID Dat04964 Card 5944		51.50	
12/26		Non-Wells Fargo ATM Transaction Fee		2.50	526.21
12/29		Non-WF ATM Balance Inquiry Fee 12/27 407 Utica Av Brooklyn NY ATM ID Ef002945 Card 5944		2.00	
12/29		Non-WF ATM Balance Inquiry Fee 12/27 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
12/29		Non-WF ATM Withdrawal authorized on 12/27 407 Utica Ave Hookshot R Brooklyn NY 00304361506157223 ATM ID Ef002945 Card 5944		61.95	

Primary account number: 7117727482 ■ December 9, 2014 - January 9, 2015 ■ Page 3 of 6

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/29		Non-Wells Fargo ATM Transaction Fee		2.50	457.76
12/30		Non-WF ATM Balance Inquiry Fee 12/30 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	455.76
12/31		Non-WF ATM Withdrawal authorized on 12/31 1117 McDonald Acardtronic Brooklyn NY 00464365509905044 ATM ID CR009169 Card 5944		41.75	
12/31		Non-Wells Fargo ATM Transaction Fee		2.50	411.51
1/9		Monthly Service Fee		9.00	402.51
<b>Ending balance on 1/9</b>					<b>402.51</b>
<b>Totals</b>			<b>\$1,000.00</b>		<b>\$798.70</b>

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

**Summary of Overdraft and Returned Item fee(s)**

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$175.00
Total Returned Item Fees	\$0.00	\$0.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 12/09/2014 - 01/09/2015	Standard monthly service fee \$9.00	You paid \$9.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$1,500.00	\$143.21 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>

**Monthly service fee discount(s) (applied when box is checked)**

Online only statements (\$2.00 discount)   
VC/VCC

**Wells Fargo Way2Save® Savings****Activity summary**

Beginning balance on 12/9	\$3,137.04
Deposits/Additions	1,500.02
Withdrawals/Subtractions	- 2,039.25
<b>Ending balance on 1/9</b>	<b>\$2,597.81</b>

Account number: 2326995459

JOANNE LESLIE BLACK

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): 021200025

Primary account number: 7117727482 ■ December 9, 2014 - January 9, 2015 ■ Page 4 of 6



### Interest summary

Interest paid this statement	\$0.02
Average collected balance	\$2,636.39
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.02
Interest paid this year	\$0.02
Total interest paid in 2014	\$0.04

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/10	Non-WF ATM Balance Inquiry Fee 12/10 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/10	Non-WF ATM Withdrawal authorized on 12/10 1080 McDonald Cardtronic Brooklyn NY 00304344498662345 ATM ID CT004397 Card 5944		102.00	
12/10	Non-Wells Fargo ATM Transaction Fee		2.50	3,030.54
12/12	Non-WF ATM Balance Inquiry Fee 12/12 702 Utica Av Brooklyn NY ATM ID 00142096 Card 5944		2.00	
12/12	Non-WF ATM Balance Inquiry Fee 12/12 702 Utica Av Brooklyn NY ATM ID 00142096 Card 5944		2.00	
12/12	Non-WF ATM Withdrawal authorized on 12/12 702 Utica Av Citibank001 Brooklyn NY 00384346494039452 ATM ID 00142096 Card 5944		103.00	
12/12	Non-Wells Fargo ATM Transaction Fee		2.50	2,921.04
12/15	Non-WF ATM Balance Inquiry Fee 12/13 891 Utica Av Brooklyn NY ATM ID NY3312 Card 5944		2.00	
12/15	Non-WF ATM Balance Inquiry Fee 12/15 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/15	Non-WF ATM Withdrawal authorized on 12/15 1080 McDonald Cardtronic Brooklyn NY 00584349498732909 ATM ID CT004397 Card 5944		62.00	
12/15	Non-Wells Fargo ATM Transaction Fee		2.50	2,852.54
12/22	Non-WF ATM Balance Inquiry Fee 12/20 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
12/22	Non-WF ATM Withdrawal authorized on 12/20 840 East New Yocrown Heig Brooklyn NY 00304354739552852 ATM ID Dat04964 Card 5944		101.50	
12/22	Non-Wells Fargo ATM Transaction Fee		2.50	2,746.54
12/23	Non-WF ATM Balance Inquiry Fee 12/23 840 East New Brooklyn NY ATM ID Dat04964 Card 5944		2.00	
12/23	Non-WF ATM Withdrawal authorized on 12/23 840 East New Yocrown Heig Brooklyn NY 00304357707883213 ATM ID Dat04964 Card 5944		51.50	
12/23	Non-Wells Fargo ATM Transaction Fee		2.50	2,690.54
12/29	Non-WF ATM Balance Inquiry Fee 12/27 407 Utica Av Brooklyn NY ATM ID Ef002945 Card 5944		2.00	
12/29	Non-WF ATM Balance Inquiry Fee 12/27 407 Utica Av Brooklyn NY ATM ID Ef002945 Card 5944		2.00	
12/29	Non-WF ATM Withdrawal authorized on 12/27 407 Utica Ave Hookshot R Brooklyn NY 00304361693761222 ATM ID Ef002945 Card 5944		101.95	
12/29	Non-Wells Fargo ATM Transaction Fee		2.50	2,582.09
12/30	Non-WF ATM Balance Inquiry Fee 12/30 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
12/30	Non-WF ATM Withdrawal authorized on 12/30 1080 McDonald Cardtronic Brooklyn NY 00464364505781012 ATM ID CT004397 Card 5944		42.00	
12/30	Non-Wells Fargo ATM Transaction Fee		2.50	2,535.59
1/2	Non-WF ATM Balance Inquiry Fee 01/01 *Eastern Pkw Brooklyn NY ATM ID Inyn5178 Card 5944		2.00	
1/2	Non-WF ATM Balance Inquiry Fee 01/02 407 Utica Av Brooklyn NY ATM ID Ef002945 Card 5944		2.00	
1/2	Non-WF ATM Withdrawal authorized on 01/01 *Eastern Pkwy &Bank of Am Brooklyn NY 00305001667695376 ATM ID Inyn5178 Card 5944		43.00	-

Primary account number: 7117727482 ■ December 9, 2014 - January 9, 2015 ■ Page 5 of 6

**Transaction history (continued)**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/2	Non-Wells Fargo ATM Transaction Fee		2.50	
1/2	Non-WF ATM Withdrawal authorized on 01/02 407 Utica Ave Hookshot R Brooklyn NY 00305002548957527 ATM ID E1002945 Card 5944		201.95	
1/2	Non-Wells Fargo ATM Transaction Fee		2.50	
1/2	Non-WF ATM Withdrawal authorized on 01/02 407 Utica Ave Hookshot R Brooklyn NY 00385002549751536 ATM ID E1002945 Card 5944		101.95	
1/2	Non-Wells Fargo ATM Transaction Fee		2.50	2,177.19
1/5	Non-WF ATM Balance Inquiry Fee 01/03 5100 Kings P Brooklyn NY ATM ID Ac000782 Card 5944		2.00	
1/5	Non-WF ATM Balance Inquiry Fee 01/04 *Eastern Pkw Brooklyn NY ATM ID Inyn5178 Card 5944		2.00	
1/5	Non-WF ATM Withdrawal authorized on 01/03 5100 Kings Plazkings Plaz Brooklyn NY 00305003573021004 ATM ID Ac000782 Card 5944		302.95	
1/5	Non-Wells Fargo ATM Transaction Fee		2.50	
1/5	Non-WF ATM Withdrawal authorized on 01/04 *Eastern Pkwy &Bank of Am Brooklyn NY 00385004538127081 ATM ID Inyn5178 Card 5944		303.00	
1/5	Non-Wells Fargo ATM Transaction Fee		2.50	1,562.24
1/6	Non-WF ATM Balance Inquiry Fee 01/06 5100 Kings P Brooklyn NY ATM ID Ac000782 Card 5944		2.00	
1/6	Deposit Made In A Branch/Store	1,500.00		
1/6	Non-WF ATM Withdrawal authorized on 01/06 5100 Kings Plazkings Plaz Brooklyn NY 00385006669529196 ATM ID Ac000782 Card 5944		302.95	
1/6	Non-Wells Fargo ATM Transaction Fee		2.50	2,754.79
1/7	Non-WF ATM Balance Inquiry Fee 01/07 1080 McDona Brooklyn NY ATM ID CT004397 Card 5944		2.00	
1/7	Non-WF ATM Balance Inquiry Fee 01/07 702 Utica Av Brooklyn NY ATM ID 00142097 Card 5944		2.00	
1/7	Non-WF ATM Withdrawal authorized on 01/07 702 Utica Av Citiban001 Brooklyn NY 00585007674704906 ATM ID 00142097 Card 5944		43.00	
1/7	Non-Wells Fargo ATM Transaction Fee		2.50	2,705.29
1/8	Non-WF ATM Balance Inquiry Fee 01/09 775 Columbus New York NY ATM ID NY0147 Card 5944		2.00	
1/8	Non-WF ATM Withdrawal authorized on 01/09 775 Columbus Avchase New York NY 00465009660892751 ATM ID NY0147 Card 5944		103.00	
1/8	Non-Wells Fargo ATM Transaction Fee		2.50	
1/9	Interest Payment	0.02		2,597.81
<b>Ending balance on 1/9</b>				<b>2,597.81</b>
<b>Totals</b>		<b>\$1,500.02</b>		<b>\$2,039.25</b>

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

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Fee period 12/09/2014 - 01/09/2015	Standard monthly service fee \$5.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	\$1,562.24 <input checked="" type="checkbox"/>
· Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

<sup>^</sup>Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.  
AM/AM

Primary account number: 7117727482 ■ December 9, 2014 - January 9, 2015 ■ Page 6 of 6



## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_ |

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

\$ \_\_\_\_\_

+ \$ \_\_\_\_\_ |

== \$-----|

**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

\_\_\_\_\_

## General statement policies for Wells Fargo Bank

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.